

**COLOEAST BANKSHARES, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2146359	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$858	\$859	0.1%		
Loans	\$538	\$528	-2.0%		
Construction & development	\$156	\$124	-20.7%		
Closed-end 1-4 family residential	\$35	\$38	9.3%		
Home equity	\$4	\$4	2.3%		
Credit card	\$0	\$0			
Other consumer	\$12	\$11	-5.5%		
Commercial & Industrial	\$55	\$49	-11.2%		
Commercial real estate	\$107	\$123	15.4%		
Unused commitments	\$68	\$66	-2.6%		
Securitization outstanding principal	\$8	\$11	47.8%		
Mortgage-backed securities (GSE and private issue)	\$35	\$25	-27.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$189	\$158	-16.7%		
Cash & balances due	\$24	\$75	207.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$769	\$768	-0.2%		
Deposits	\$751	\$756	0.7%		
Total other borrowings	\$11	\$8	-28.9%		
FHLB advances	\$4	\$3	-21.3%		
Equity					
Equity capital at quarter end	\$88	\$91	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.1%	--		
Tier 1 risk based capital ratio	11.5%	12.9%	--		
Total risk based capital ratio	12.8%	14.1%	--		
Return on equity <sup>1</sup>	11.5%	18.4%	--		
Return on assets <sup>1</sup>	1.2%	1.9%	--		
Net interest margin <sup>1</sup>	3.7%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	71.1%	19.8%	--		
Loss provision to net charge-offs (qtr)	655.6%	72.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.9%	27.4%	0.1%	0.2%	--
Closed-end 1-4 family residential	0.9%	2.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.1%	0.2%	0.1%	--
Commercial & Industrial	1.2%	1.8%	0.2%	0.0%	--
Commercial real estate	1.1%	1.5%	0.0%	0.0%	--
Total loans	2.1%	7.4%	0.1%	0.1%	--